

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF MICHIGAN

TRANSMITTAL OF FINANCIAL REPORTS AND
CERTIFICATION OF COMPLIANCE WITH
UNITED STATES TRUSTEE OPERATING REQUIREMENTS FOR

THE PERIOD ENDED: DECEMBER 31, 2023

In re:

Case Number: 23-49817-mar

RESIDENTS FIRST, LLC,

Chapter 11

Debtor.

Hon. Mark A. Randon

As debtor in possession, I affirm:

1. That I have reviewed the financial statements attached hereto, consisting of:

<input type="checkbox"/> Operating Statement	(Form 2)
<input type="checkbox"/> Balance Sheet	(Form 3)
<input type="checkbox"/> Summary of Operations	(Form 4)
<input type="checkbox"/> Monthly Cash Statement	(Form 5)
<input type="checkbox"/> Statement of Compensation	(Form 6)
<input type="checkbox"/> Schedule of In-Force Insurance	(Form 7)

and that they have been prepared in accordance with normal and customary accounting practices, and fairly and accurately reflect the debtor's financial activity for the period stated;

2. That the insurance, including workers' compensation and unemployment insurance, as described in Section 5 of the Operating Instructions and Reporting Requirements For Chapter 11 Cases is in effect; and, (If not, attach a written explanation) YES ☒ NO ☐
3. That all post-petition taxes as described in Sections 9 of the Operating Instructions and Reporting Requirements For Chapter 11 cases are current. (If not, attach a written explanation) YES ☒ NO ☐
4. No professional fees (attorney, accountant, etc.) have been paid without specific court authorization. (If not, attach a written explanation) YES ☒ NO ☐
5. All United States Trustee Quarterly fees have been paid and are current. YES ☐ NO ☒
6. Have you filed your pre-petition tax returns. (If not, attach a written explanation) YES ☐ NO ☒

I hereby certify, under penalty of perjury, that the information provided above and in the attached documents is true and correct to the best of my information and belief.

Dated: 1/30/2024

Debtor in Possession

MANAGING MEMBER

Title

Phone

(248) 372-9900

Form 1

OPERATING STATEMENT (P&L)Period Ending: _____
Case No: 23-49817-mar

	Current Month	Total Since Filing
Total Revenue/Sales	_____	_____
Cost of Sales	_____	_____
GROSS PROFIT	_____	_____
EXPENSES:		
Officer Compensation	_____	_____
Salary Expenses other Employees	_____	_____
Employee Benefits & Pensions	_____	_____
Payroll Taxes	_____	_____
Other Taxes	_____	_____
Rent and Lease Expense	_____	_____
Interest Expense	_____	_____
Insurance	_____	_____
Automobile and Truck Expense	_____	_____
Utilities (gas, electric, phone)	_____	_____
Depreciation	_____	_____
Travel and Entertainment	_____	_____
Repairs and Maintenance	_____	_____
Advertising	_____	_____
Supplies, Office Expense, etc.	_____	_____
Other Specify	_____	_____
Other Specify	_____	_____
TOTAL EXPENSES:	_____	_____
NET OPERATING PROFIT/(LOSS)	_____	_____
Add: Non-Operating Income:		
Interest Income	_____	_____
Other Income	_____	_____
Less: Non-Operating Expenses:		
Professional Fees	_____	_____
Other	_____	_____
NET INCOME/(LOSS)	_____	_____

Form 2

Profit & Loss

Property: Residents First
12/01/23 - 12/31/23 (accrual basis)

	Amount
INCOME	
4900.00 Community Reimbursements	26,184.28
4999.00 Asset & Mgmt Fees	67,426.33
TOTAL INCOME	93,610.61
EXPENSE	
6100.00 Management & Personnel	55,129.61
6200.00 On-Site Personnel	27,179.67
6560.00 Buildings/Office R&M	400.00
7500.00 Travel & Entertainment	587.83
7600.00 Vehicle Expense	2,380.24
7700.00 Information Technology Exp	4,766.00
7800.00 Occupancy Expense	1,650.00
7900.00 General & Administrative	134.26
TOTAL EXPENSE	92,227.61
CONTROLLABLE NOI	1,383.00
NON CONTROLLABLE EXPENSE	
8000.00 Mortgages & Debt Interest	497.00
8100.00 Utilities	503.33
8300.00 Insurance	205.16
TOTAL NON CONTROLLABLE EXPENSE	1,205.49
NOI	177.51
NON OPERATING EXPENSE	
8900.00 Amortization & Depreciation	145.34
TOTAL NON OPERATING EXPENSE	145.34
NET INCOME	32.17

NET INCOME SUMMARY

Income	93,610.61
Expense	-92,227.61
Controllable NOI	1,383.00
Non Controllable Expense	-1,205.49
Net Operating Income	177.51
Non Operating Expense	-145.34
NET INCOME	32.17

BALANCE SHEET

Period Ending: _____

Case No: 23-49817-mar

	<u>Current Month</u>	<u>Prior Month</u>	<u>At Filing</u>
ASSETS:			
Cash:			
Inventory:			
Accounts Receivables:			
Insider Receivables			
Land and Buildings:			
Furniture, Fixtures & Equip:			
Accumulated Depreciation:			
Other:			
Other:			
TOTAL ASSETS:			
LIABILITIES:			
Post-petition Liabilities:			
Accounts Payable:			
Rent and Lease Payable:			
Wages and Salaries:			
Taxes Payable:			
Other:			
TOTAL Post-petition Liabilities			
Secured Liabilities:			
Subject to Post-petition			
Collateral or Financing Order			
All Other Secured Liabilities			
TOTAL Secured Liabilities			
Pre-petition Liabilities:			
Taxes & Other Priority Liabilities			
Unsecured Liabilities:			
Other:			
TOTAL Pre-petition Liabilities			
Equity:			
Owners Capital:			
Retained Earnings-Pre Petition.			
Retained Earnings-Post Petition.			
TOTAL Equity:			
TOTAL LIABILITIES			
/AND EQUITY			

Form 3

Balance Sheet

Property: Residents First
As of 12/31/23 (accrual basis)

Preliminary

ASSETS

Bank	
1010.00 Communities	-162.88
1050.00 ML-Residents First - 2081	38,037.07
Total Bank	37,874.19
Accounts Receivable	
1100.00 Accounts Receivable	460.69
Total Accounts Receivable	460.69
Other Current Asset	
1300.00 Prepaid Expenses	20,314.22
1350.00 Escrows	-1,600.00
Total Other Current Asset	18,714.22
Fixed Asset	
1500.00 Land, Buildings, Improve & Equip	89,330.84
1600.00 Accumulated Depr & Amort	-30,637.69
1700.00 Construction/Development in Progress	634.48
Total Fixed Asset	59,327.63
Other Asset	
1800.00 Notes Receivable	56,622.91
Total Other Asset	56,622.91
TOTAL ASSETS	172,999.64

LIABILITIES & EQUITY

Liabilities

Accounts Payable	
2000.00 Accounts Payable	501,925.94
Total Accounts Payable	501,925.94
Credit Card	
2010.00 Credit Card 9172 (Capital One - Residents First)	52,053.42
2020.01 Credit Card 1731 / 4158 (Home Depot)	2,877.87
2091.02 Credit Card 5622 (Capital One - Ara)	-99.00
Total Credit Card	54,832.29
Other Current Liability	
2100.01 Payroll Liabilities	-13,499.47
Total Other Current Liability	-13,499.47
Long Term Liability	
2950.00 Loans & Notes Payables	437,893.06
Total Long Term Liability	437,893.06
Total Liabilities	981,151.82
Equity	
3000.00 Net Income	-428,740.36

3001.00 Retained Earnings	163,221.99
3010.00 Owner Distribution	-1,256,938.31
3020.00 Owner Contribution	714,304.50
Total Equity	-808,152.18
TOTAL LIABILITIES & EQUITY	172,999.64

SUMMARY OF OPERATIONS

Period Ended: December 31, 2023

Case No: 23-49817-mar

Schedule of Post-Petition Taxes Payable

	<u>Beginning Balance</u>	<u>Accrued/ Withheld</u>	<u>Payments/Deposits</u>	<u>Ending Balance</u>
Income Taxes Withheld:				
Federal:	<u>0</u>	<u>4,894.83</u>	<u>4,894.83</u>	<u>0</u>
State:	<u>0</u>	<u>1,955.99</u>	<u>1,955.99</u>	<u>0</u>
Local:	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
FICA Withheld:	<u>0</u>	<u>4,752.99</u>	<u>4,752.99</u>	<u>0</u>
Employers FICA:	<u>0</u>	<u>4,751.07</u>	<u>4,751.07</u>	<u>0</u>
Unemployment Tax:				
Federal:	<u>0</u>	<u>38.82</u>	<u>38.82</u>	<u>0</u>
State:	<u>0</u>	<u>341.58</u>	<u>341.58</u>	<u>0</u>
Sales, Use & Excise Taxes:	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Property Taxes:	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Workers' Compensation	<u>2,001.00</u>	<u>0</u>	<u>501.00</u>	<u>1,503.00</u>
Other:	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
TOTALS:	<u>2,001.00</u>	<u>16,534.72</u>	<u>17,035.72</u>	<u>1,503.00</u>

AGING OF ACCOUNTS RECEIVABLE AND POST-PETITION ACCOUNTS PAYABLE

Age in Days Post Petition	0-30	30-60	Over 60
Accounts Payable	<u>19,198.72</u>	<u>7,817.20</u>	<u>480,651.91</u>
Accounts Receivable	<u>0</u>	<u>0</u>	<u>0</u>

For all post-petition accounts payable over 30 days old, please attach a sheet listing each such account, to whom the account is owed, the date the account was opened, and the reason for non-payment of the account.

Describe events or factors occurring during this reporting period materially affecting operations and formulation of a Plan of Reorganization:

Form 4

MONTHLY CASH STATEMENT

Period Ending: December 31, 2023

Cash Activity Analysis (Cash Basis Only):

Case No: 23-49817-mar

	General Acct.	Payroll Acct.	Tax Acct.	Cash Coll. Acct.	Petty Cash Acct.
A. Beginning Balance	<u>6,399.22</u>				
B. Receipts (Attach separate schedule)	<u>133,100.92</u>				
C. Balance Available (A + B)	<u>139,430.14</u>				
D. Less Disbursements (Attach separate schedule)	<u>(102,054.51)</u>				
E. ENDING BALANCE (C - D)	<u>37,375.51</u>				

ATTENTION: Please enter the TOTAL DISBURSEMENT from all your accounts, including cash and excluding transfers, onto the line below. This is the number that will determine your quarterly fee payment. \$ 102,054.51

(PLEASE ATTACH COPIES OF MOST RECENT RECONCILED BANK STATEMENTS FROM EACH ACCOUNT)

General Account:

- Depository Name & Location MEARILL LYNCH 39511 WOODWARD BLOOMFIELD HILLS 48304
- Account Number 771-00081

Payroll Account:

- Depository Name & Location N/A
- Account Number _____

Tax Account:

- Depository Name & Location N/A
- Account Number _____

Other monies on hand (specify type and location) i.e., CD's, bonds, etc.):

NONE

Date: 1/20/2024

Debtor in Possession

Form 5

MONTHLY STATEMENT OF INSIDER COMPENSATION/PAYMENTS

Period Ending: December 31, 2023

Case No: 23-49817-mar

The following information is to be provided for each shareholder, officer, director, manager, insider, or owner that is employed by the debtor in possession. (Attach additional pages if necessary.)

Name: AAA BRAKJIAN

Capacity: ☒ Shareholder
☐ Officer
☐ Director
☐ Insider

Detailed Description of Duties: OWNS AND MANAGES RESIDENTS FIRST

Current Compensation Paid: Weekly _____ or Monthly 8,937.50

Current Benefits Paid: Weekly _____ or Monthly _____

Health Insurance _____ 1,221.00

Life Insurance _____

Retirement _____

Company Vehicle _____ 2,318.00

Entertainment _____

Travel _____

Other Benefits _____

Total Benefits _____

Current Other Payments Paid: Weekly _____ or Monthly _____

Rent Paid _____

Loans _____

Other (Describe) _____

Other (Describe) _____

Other (Describe) _____

Total Other Payments _____

CURRENT TOTAL OF ALL PAYMENTS: Weekly _____ or Monthly 10,542.50

Dated: 1/30/2024

[Signature]
Principal, Officer, Director, or Insider

Form 6

SCHEDULE OF IN-FORCE INSURANCE

Period Ending: December 31, 2023

Case No: 23-49817-mar

INSURANCE TYPE

CARRIER

EXPIRATION DATE

Workers' Compensation

CREATIVE BENEFITS

06-01-24

General Business Policy

CREATIVE BENEFITS

06-01-24

Form 7



Primary Account: [REDACTED] 081

RESIDENTS FIRST LLC
217 PIERCE ST STE 209
BIRMINGHAM MI 48009-6048

If you have questions on your statement,
call 24-Hour Assistance:
(866) 4MLBUSINESS
(866) 465-2874
Access Code: 55-781-02081

Investment Advice and Guidance:
Call Your Financial Advisor

Your Financial Advisor:
MKG AND ASSOCIATES
39577 WOODWARD AVE. STE. 100
BLOOMFIELD HLS MI 48304
1-800-777-9413

Up-to-date account information can be viewed
at: www.mymerrill.com, where your statements
are archived for three or more years.

Questions about MyMerrill? Click the "help" tab
at the top of the screen once you log in.

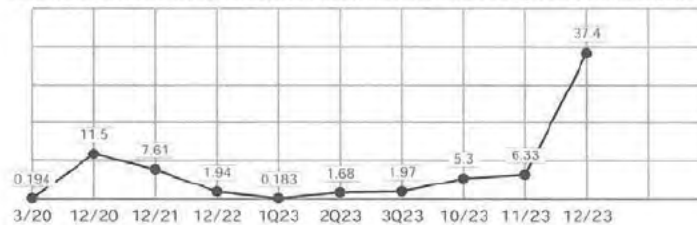
WEALTH MANAGEMENT REPORT

December 01, 2023 - December 29, 2023

PORTFOLIO SUMMARY

	December 29	November 30	Month Change
Net Portfolio Value	\$37,375.57	\$6,329.22	\$31,046.35 ▲
Your assets	\$37,375.57	\$6,329.22	\$31,046.35 ▲
Your liabilities	-	-	-
Your Net Cash Flow (Inflows/Outflows)	\$31,046.35	\$1,031.67	
Securities You Transferred In/Out	-	-	-
Subtotal Net Contributions	\$31,046.35	\$1,031.67	
Your Dividends/Interest Income	-	\$0.01	
Your Market Gains/(Losses)	-	-	-
Subtotal Investment Earnings	-	\$0.01	

Total Value (Net Portfolio Value plus Assets Not Held/Valued By MLPF&S, if any) in thousands, 2020-2023



LOOKING FOR YOUR TAX DOCUMENTS? WE WILL BEGIN MAILING THE

1099 tax reporting statement to eligible clients before the end of January. Most statements will be mailed or posted online before February 28. Sign up for online delivery to receive an email as soon as your tax documents become available for online viewing.

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Investment products: **Are Not FDIC Insured** **Are Not Bank Guaranteed** **May Lose Value**

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Primary Account: 081

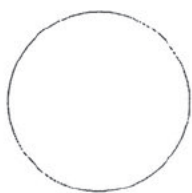
24-Hour Assistance: (866) 4MLBUSINESS
Access Code: 55-781-02081

YOUR PORTFOLIO REVIEW

December 01, 2023 - December 29, 2023

ASSET ALLOCATION*

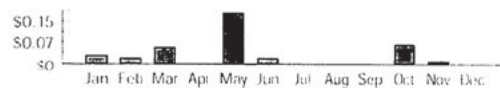
* Estimated Accrued Interest not included; may not reflect all holdings; does not include asset categories less than 1%.



Cash/Money
Accounts
TOTAL

Current Value	Allocation
37,375.57	100.00%
\$37,375.57	100%

CURRENT INCOME



	This Report	Year To Date
Tax-Exempt Interest	-	-
Taxable Interest	-	0.40
Tax-Exempt Dividends	-	-
Taxable Dividends	-	-
Total	-	\$0.40
Your Estimated Annual Income	-	

TOP FIVE PORTFOLIO HOLDINGS

Based on Estimated Market Value

	Current Value	% of Portfolio
CASH	37,375.57	100.00%

FINANCIAL MARKET INDICATORS

	This Report	Last Report	Previous Year End
S&P 500	4769.83	4567.80	3839.50
Three-Month Treasury Bills	5.33%	5.40%	4.34%
Long-Term Treasury Bonds	4.03%	4.50%	3.96%
One-Month BSBY	5.43%	5.37%	4.35%
NASDAQ	15011.35	14226.22	10466.48

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Online at: www.mymerrill.com

Account Number: [REDACTED] 081

24-Hour Assistance: (866) 4MLBUSINESS

Access Code: 55-781-02081

RESIDENTS FIRST LLC
217 PIERCE ST STE 209
BIRMINGHAM MI 48009-6048

Net Portfolio Value: **\$37,375.57**

Your Financial Advisor:
MKG AND ASSOCIATES
39577 WOODWARD AVE. STE. 100
BLOOMFIELD HLS MI 48304
1-800-777-9413

Residents First

December 01, 2023 - December 29, 2023

	<i>This Statement</i>	<i>Year to Date</i>
Opening Value (12/01)	\$6,329.22	
Total Credits	133,956.27	1,429,645.55
Total Debits	(102,909.92)	(1,394,212.77)
Securities You Transferred In/Out	-	-
Market Gains/(Losses)	-	-
Closing Value (12/29)	\$37,375.57	

ASSETS	<i>December 29</i>	<i>November 30</i>
Cash/Money Accounts	37,375.57	6,329.22
Fixed Income	-	-
Equities	-	-
Mutual Funds	-	-
Options	-	-
Other	-	-
Subtotal (Long Portfolio)	37,375.57	6,329.22
TOTAL ASSETS	\$37,375.57	\$6,329.22

LIABILITIES		
Debit Balance	-	-
Short Market Value	-	-
TOTAL LIABILITIES	-	-
NET PORTFOLIO VALUE	\$37,375.57	\$6,329.22



This statement is eligible for online delivery. Go to ml.com/gopaperless or scan this code with your phone's camera to get started.

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Investment products: **Are Not FDIC Insured** **Are Not Bank Guaranteed** **May Lose Value**

RESIDENTS FIRST LLC

Account Number: 081

24-Hour Assistance: (866) 4MLBUSINESS
Access Code: 55-781-02081

Residents First

December 01, 2023 - December 29, 2023

CASH FLOW

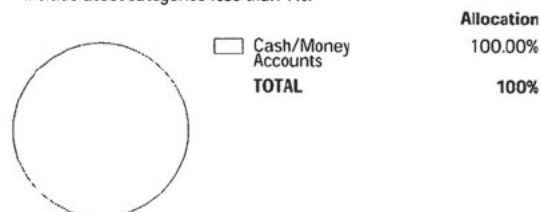
	<i>This Statement</i>	<i>Year to Date</i>
Opening Cash/Money Accounts	\$6,329.22	
CREDITS		
Funds Received	1,300.00	21,771.88
Electronic Transfers	93,157.24	1,177,562.96
Other Credits	39,499.03	230,310.31
Subtotal	133,956.27	1,429,645.15
DEBITS		
Electronic Transfers	(98,581.61)	(1,280,969.54)
Margin Interest Charged	-	-
Other Debits	(855.83)	(13,910.02)
Visa Purchases	-	-
ATM/Cash Advances	-	-
Checks Written/Bill Payment	(3,472.48)	(98,888.21)
Advisory and other fees	-	(445.00)
Subtotal	(102,909.92)	(1,394,212.77)
Net Cash Flow	\$31,046.35	\$35,432.38

OTHER TRANSACTIONS

Dividends/Interest Income	-	0.40
Security Purchases/Debits	-	-
Security Sales/Credits	-	-
Closing Cash/Money Accounts	\$37,375.57	

ASSET ALLOCATION*

* Estimated Accrued Interest not included; may not reflect all holdings; does not include asset categories less than 1%.



Having an asset allocation that reflects your profile and goals is key to achieving the right outcome. Consult with your advisor to determine an appropriate allocation across all your holdings.

DOCUMENT PREFERENCES THIS PERIOD

	<i>Mail</i>	<i>Online Delivery</i>
Statements	X	
Performance Reports	X	
Trade Confirms	X	
Shareholders Communication	X	
Prospectus	X	
Service Notices	X	
Tax Statements	X	

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RESIDENTS FIRST LLC

Account Number: [REDACTED] 081

YOUR WCMA BANK DEPOSIT INTEREST SUMMARY

December 01, 2023 - December 29, 2023

Money Account Description	Opening Balance	Average Deposit Balance	Current Yield%	Interest on Deposits	Closing Balance
Bank of America, N.A.	6,329	1,092	.01	0.00	0
TOTAL ML Bank Deposit Program	6,329			0.00	0

YOUR WCMA ASSETS

CASH/MONEY ACCOUNTS						
Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Estimated Annual Income	Est. Annual Yield%
CASH	37,375.57	37,375.57		37,375.57		
LONG PORTFOLIO						
		Adjusted/Total Cost Basis	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Annual Income
TOTAL		37,375.57	37,375.57			

YOUR WCMA TRANSACTIONS

DIVIDENDS/INTEREST INCOME TRANSACTIONS						
Date	Description	Transaction Type	Quantity		Income	Income Year To Date
Taxable Interest						
	Subtotal (Taxable Interest)					.40
	NET TOTAL					.40

CASH/OTHER TRANSACTIONS						
Date	Description	Transaction Type	Quantity	Debit		Credit
Funds Received						
12/15	MOBILE CHECK DEPOSIT	Funds Received				1,300.00
	Deposit Sub-Total					1,300.00
	Subtotal (Funds Received)					1,300.00

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RESIDENTS FIRST LLC

Account Number: [REDACTED] 81

24-Hour Assistance: (866) 4MLBUSINESS
Access Code: 55-781-02081**YOUR WCMA TRANSACTIONS**

December 01, 2023 - December 29, 2023

CASH/OTHER TRANSACTIONS (continued)

Date	Description	Transaction Type	Quantity	Debit	Credit
Electronic Transfers					
12/01	BCBS Michigan RELIANCE MANAGEMENT AS	Pre-Authorized Withdrawal		4,577.52	
12/01	ADP PAYROLL FEES 647559611RESIDENTS FIR	Pre-Authorized Withdrawal		262.48	
12/05	TR FROM ML 7T102092 CRYSTAL DOWNS MHC-MICHIGAN LLC	Funds Received			1,900.00
12/05	SBA LOAN RELIANCE MANAGEMENT AS	Pre-Authorized Withdrawal		497.00	
12/05	BLUE CARE NETWORK RESIDENTS FIRST	Pre-Authorized Withdrawal		1,277.79	
12/05	COMCAST RESIDENTS *FIRST	Pre-Authorized Withdrawal		162.88	
12/05	ADP 401k RESIDENTS FIRST LLC	Pre-Authorized Withdrawal		232.04	
12/06	TR FROM ML 7T102095 KINGSBROOK MHC MICHIGAN LLC	Funds Received			300.00
12/11	ADP PAYROLL FEES 647939327RESIDENTS FIR	Pre-Authorized Withdrawal		106.04	
12/11	MARKEL ARA DARAKJIAN	Pre-Authorized Withdrawal		501.00	
12/11	TR FROM ML 7T102095 KINGSBROOK MHC MICHIGAN LLC	Funds Received			800.00
12/12	TR FROM ML 7T102095 KINGSBROOK MHC MICHIGAN LLC	Funds Received			1,100.00
12/12	TR FROM ML 7T102095 KINGSBROOK MHC MICHIGAN LLC	Funds Received			700.00
12/15	TR FROM ML 7T102090	Funds Received			2,000.00

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RESIDENTS FIRST LLC

Account Number: [REDACTED] 081

YOUR WCMA TRANSACTIONS

December 01, 2023 - December 29, 2023

CASH/OTHER TRANSACTIONS (continued)

Date	Description	Transaction Type	Quantity	Debit	Credit
Electronic Transfers					
12/15	KEEGO HARBOR MHC-MICHIGAN LLC TR FROM ML 7T102096	Funds Received			5,563.49
12/15	TWIN PINES MHC-MICHIGAN LLC TR FROM ML 7T102096	Funds Received			400.00
12/15	TWIN PINES MHC-MICHIGAN LLC TR FROM ML 7T102095	Funds Received			7,576.72
12/15	KINGSBROOK MHC MICHIGAN LLC TR FROM ML 7T102095	Funds Received			9,900.00
12/15	KINGSBROOK MHC MICHIGAN LLC TR FROM ML 7T102092	Funds Received			16,000.00
12/15	CRYSTAL DOWNS MHC-MICHIGAN LLC TR FROM ML 7T102403	Funds Received			2,300.00
12/15	TIR CAPITAL LLC TR FROM ML 7T102403	Funds Received			900.00
12/15	TIR CAPITAL LLC ADP Tax	Pre-Authorized Withdrawal		8,910.22	
12/15	RESIDENTS FIRST LLC ADP WAGE PAY	Pre-Authorized Withdrawal		35,471.16	
12/15	RESIDENTS FIRST LLC RE ADP WAGE GARN	Pre-Authorized Withdrawal		1,594.14	
12/19	RESIDENTS FIRST LLC ADP 401k	Pre-Authorized Withdrawal		332.76	
12/20	RESIDENTS FIRST LLC TR FROM ML 7T102094	Funds Received			5,900.00
12/21	TALLMADGE MEADOWS MHC LLC CAPITAL ONE	Pre-Authorized Withdrawal		99.00	
12/21	ARA J DARAKJIAN				

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RESIDENTS FIRST LLC

Account Number: [REDACTED] 081

24-Hour Assistance: (866) 4MLBUSINESS
Access Code: 55-781-02081**YOUR WCMA TRANSACTIONS**

December 01, 2023 - December 29, 2023

CASH/OTHER TRANSACTIONS (continued)

Date	Description	Transaction Type	Quantity	Debit	Credit
Electronic Transfers					
12/22	BCBS Michigan RELIANCE MANAGEMENT AS	Pre-Authorized Withdrawal		4,577.52	
12/22	ADP PAYROLL FEES 648861718RESIDENTS FIR	Pre-Authorized Withdrawal		143.85	
12/26	BLUE CARE NETWORK RESIDENTS FIRST	Pre-Authorized Withdrawal		1,277.79	
12/27	TR FROM ML 7T102096 TWIN PINES MHC-MICHIGAN LLC	Funds Received			78.93
12/29	ADP Tax RESIDENTS FIRST LLC	Pre-Authorized Withdrawal		7,624.50	
12/29	ADP WAGE PAY RESIDENTS FIRST LLC RE	Pre-Authorized Withdrawal		28,977.25	
12/29	ADP WAGE GARN RESIDENTS FIRST LLC RE	Pre-Authorized Withdrawal		1,594.14	
12/29	TR FROM ML 7T102090 KEEGO HARBOR MHC-MICHIGAN LLC	Funds Received			4,770.53
12/29	TR FROM ML 7T102096 TWIN PINES MHC-MICHIGAN LLC	Funds Received			4,239.15
12/29	TR FROM ML 7T102095 KINGSBROOK MHC MICHIGAN LLC	Funds Received			7,133.31
12/29	TR FROM ML 7T102095 KINGSBROOK MHC MICHIGAN LLC	Funds Received			7,892.18
12/29	TR FROM ML 7T102095 KINGSBROOK MHC MICHIGAN LLC	Funds Received			2,000.00
12/29	TR FROM ML 7T102092 CRYSTAL DOWNS MHC-MICHIGAN LLC	Funds Received			5,019.44
12/29	TR FROM ML 7T102094	Funds Received			6,683.49

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RESIDENTS FIRST LLC

Account Number: [REDACTED] 081

YOUR WCMA TRANSACTIONS

December 01, 2023 - December 29, 2023

CASH/OTHER TRANSACTIONS (continued)

Date	Description	Transaction Type	Quantity	Debit	Credit
Electronic Transfers					
	TALLMADGE MEADOWS MHC LLC				
12/29	ADP PAYROLL FEES 649675109RESIDENTS FIR	Pre-Authorized Withdrawal		62.95	
12/29	ADP PAYROLL FEES 649601205RESIDENTS FIR	Pre-Authorized Withdrawal		299.58	
	Subtotal (Electronic Transfers)			98,581.61	93,157.24
Other Debits/Credits					
12/05	EXTEND OVERDRAFT LOAN	Overdraft Loan			160.78
12/07	REPAY OVERDRAFT LOAN	Overdraft Repayment		30.29	
12/11	EXTEND OVERDRAFT LOAN	Overdraft Loan			607.04
12/12	EXTEND OVERDRAFT LOAN	Overdraft Loan			87.53
12/12	REPAY OVERDRAFT LOAN	Overdraft Repayment		737.53	
12/13	REPAY OVERDRAFT LOAN	Overdraft Repayment		87.53	
12/15	REPAY OVERDRAFT LOAN	Overdraft Repayment		.48	
12/15	TR FROM 7T102110	Transfer / Adjustment			1,300.00
12/29	EXTEND OVERDRAFT LOAN	Overdraft Loan			37,343.68
	Subtotal (Other Debits/Credits)			855.83	39,499.03
	NET TOTAL				34,518.83

CHECKS WRITTEN/BILL PAYMENT

Date Written	Date Cleared	Check Number	Description	Debit	Credit
	12/05	100363\$	CHECK	1,650.00	
	12/12	100369-\$	CHECK	150.00	

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RESIDENTS FIRST LLC

Account Number: [REDACTED] 081

24-Hour Assistance: (866) 4MLBUSINESS

Access Code: 55-781-02081

YOUR WCMA TRANSACTIONS

December 01, 2023 - December 29, 2023

CHECKS WRITTEN/BILL PAYMENT (continued)

<i>Date Written</i>	<i>Date Cleared</i>	<i>Check Number</i>	<i>Description</i>	<i>Debit</i>	<i>Credit</i>
	12/12	100370§	CHECK	1,672.48	
NET TOTAL				3,472.48	

* Indicates gap in check sequence

§ Check Image available online

To report Lost or Stolen Visa Cards or Checks, please call (800) CMA-LOST.

YOUR WCMA MONEY ACCOUNT TRANSACTIONS

<i>Date</i>	<i>Description</i>	<i>Withdrawals</i>	<i>Deposits</i>	<i>Date</i>	<i>Description</i>	<i>Withdrawals</i>	<i>Deposits</i>
12/01	ML BANK DEPOSIT PROGRAM	4,840.00		12/21	ML BANK DEPOSIT PROGRAM		5,801.00
12/05	ML BANK DEPOSIT PROGRAM	1,489.00		12/22	ML BANK DEPOSIT PROGRAM	4,721.00	
12/13	ML BANK DEPOSIT PROGRAM		39.00	12/26	ML BANK DEPOSIT PROGRAM	1,278.00	
12/15	ML BANK DEPOSIT PROGRAM	35.00		12/28	ML BANK DEPOSIT PROGRAM		79.00
12/19	ML BANK DEPOSIT PROGRAM		967.00	12/29	ML BANK DEPOSIT PROGRAM	852.00	
NET TOTAL				6,329.00			

If you own London Interbank Offered Rate (LIBOR) linked financial products, the cessation of LIBOR and the transition from LIBOR to alternative reference rates such as SOFR or BSBY, may have significant impacts to those financial products, including impacts to their liquidity, value and potential performance. Additional information is available at www.ml.com/articles/benchmark-interest-rate-reform.html

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Customer Service

Please promptly report any inaccuracy, discrepancy, and/or concern by calling Wealth Management Client Support at (800-MERRILL) within ten (10) business days after delivery of or communication of the account statement. You should re-confirm any oral communications in writing to protect your rights.

About Us

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Investment products offered by Investment Banking Affiliates, including MLPF&S, ARE NOT FDIC INSURED, ARE NOT BANK GUARANTEED AND MAY LOSE VALUE.

Additional Information

We will route your equity and option orders to market centers consistent with our duty of best execution.

Except for certain custodial accounts, we hold bonds and preferred stocks in bulk segregation. If there is a partial call for those securities, securities will be randomly selected from those held in bulk. The probability of your holdings being selected is proportional to the total number of customer holdings of that particular security that we hold.

This statement serves as a confirmation of certain transactions during the period permitted to be reported periodically. Additional information, including the time of execution for any trade, is available upon written request.

In accordance with applicable law, rules and regulations, your free credit balance is not segregated and we can use these funds in our business. Your free credit balance is the amount of funds payable upon your demand. You have the right to receive, in the normal course of business, any free credit balance and any fully paid securities to which you are entitled, subject to any obligations you owe in any of your accounts.

For clients enrolled in a sweep program, the balance in any bank deposit account or shares of any money market mutual fund in which you have a beneficial interest can be withdrawn or liquidated on your order and the proceeds returned to your securities account or remitted to you.

You will have the right to vote full shares and we may solicit voting instructions concerning these full shares in your account. Voting shares in your account will be governed by the then current rules and policies of FINRA and the Securities Exchange Commission or other applicable exchanges or regulatory bodies.

All transactions are subject to the constitution, rules, regulations, customs, usages, rulings and interpretations of the exchange or market, and its clearinghouse, if any, where the transactions are executed, and if not executed on any exchange, FINRA.

You may obtain an investor brochure that includes information describing the FINRA Regulation Public Disclosure Program ("Program"). To obtain a brochure or more information about the Program or your broker contact the FINRA Regulation Public Disclosure Program Hotline at (800)289-9999 or access the FINRA website

at www.finra.org.

We receive a fee from ISA® banks of up to 2% per annum of the average daily balances. We receive a fee from our affiliated banks of up to \$100 per annum for each account that sweeps balances to the banks under the RASPSM and ML bank deposit programs. We also receive a fee from Bank of America, N.A. based on the average daily Preferred Deposit[®] and Preferred Deposit for Business[®] balances.

Options Customers

For all customers, including those who own options, please promptly advise us of any material change in your investment objectives or financial condition. Individual options commission charges have been included in your confirmation. You may request a summary of this information.

Margin Customers

If this statement is for a margin account, it is a combined statement of your margin account and special memorandum account maintained for you pursuant to applicable regulations. The permanent record of the separate account, as required by Regulation T, is available for your inspection upon request. You should retain this statement for use with your next statement to calculate interest charges, if any, for the period covered by this statement. The interest charge period will parallel the statement period, except that interest due for the final day of the statement period will be carried over and appear on your next statement.

Coverage for your Account

The Securities Investor Protection Corporation (SIPC) and our excess-SIPC insurance policy do not cover commodities futures contracts, fixed annuity contracts, hedge funds, private equity funds, commodity pools and other investment contracts (such as limited partnerships) that are not registered with the US Securities Exchange Commission, precious metals, other assets that are not securities, as defined by SIPC, and assets that are not held at MLPF&S, such as cash on deposit at Bank of America, N.A. or Bank of America California, N.A. (Merrill Lynch affiliated banks) or other depository institutions. Those bank deposits are protected by the FDIC up to applicable limits. MLPF&S is not a bank. Unless otherwise disclosed, INVESTMENTS THROUGH MLPF&S ARE NOT FDIC INSURED, ARE NOT BANK GUARANTEED AND MAY LOSE VALUE. To obtain information about SIPC, including the SIPC Brochure, contact SIPC at <http://www.sipc.org> or (202)371-8300.

Fixed Income Securities

Values on your statement generally are based on estimates obtained from various sources and in certain cases only from affiliates. These values assume standard market conditions, are not firm bids or offers and may vary from prices achieved in actual transactions, especially for thinly traded securities. These values are generally for transactions of \$1 million or more, which often reflect more favorable pricing than transactions in smaller amounts. You may pay more than these values if you purchase smaller amounts of securities, or receive less if you sell smaller amounts of securities.

Prices and Valuations

While we believe our pricing information to be reliable, we cannot guarantee its accuracy. Pricing information provided for certain thinly traded securities may be stale.

Values on your statement generally are based on estimates obtained from various sources and in certain cases only from affiliates.

Investments such as direct participation program securities (e.g., partnerships, limited liability companies, and real estate trusts which are not listed on any exchange), and alternative investments (e.g., commodity pools, private equity funds, private debt funds, and hedge funds) are generally illiquid investments. No formal trading market exists for these securities and their current values will likely be different from the purchase price. Unless otherwise indicated, and except for certain alternative investment funds sponsored by affiliates of MLPF&S, the value shown on this statement for an investment in these securities has been provided by the management, administrator or sponsor of each program or a third-party vendor, in each case without independent verification by MLPF&S. The values shown may not reflect actual market value or be realized upon a sale. If an estimated value is not provided, accurate valuation information is not available.

Cost Data/Realized Capital Gains & Losses

Cost Data and Realized Capital Gains/Losses are provided in this statement for informational purposes only. Please review for accuracy. Merrill Lynch is not responsible for omitted or restated data. Please consult your tax advisor to determine the tax consequences of your securities transactions. Your statement is not an official accounting of gains/losses. Please refer to your records, trade confirmations, and your Consolidated Tax Reporting Statement (Form 1099).

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Information is based on data from the issuing insurer. We are not responsible for the calculation of policy/contract values. Insurance policies and annuity contracts are generally not held in your MLPF&S account. If we, as custodian or trustee, hold an annuity contract that is a security, SIPC and excess-SIPC coverage apply.

Estimated Annual Income and Current Yield

Estimated Annual Income and Current Yield for certain types of securities could include a return of principal or capital gains in which case the Estimated Annual Income and Current Yield would be overstated. Estimated Annual Income and Current Yield are estimates and the actual income and yield might be lower or higher than the estimated amounts. Current Yield is based upon Estimated Annual Income and the current price of the security and will fluctuate.

Market-Linked Investments (MLI)

MLIs are debt securities or Certificates of Deposit linked to an underlying reference asset. They are reflected on your statement by their underlying reference asset – equities (e.g., stocks, ETFs, equity indices), alternative investments (e.g., commodities, currencies), or fixed income (e.g., interest rates). This classification method illustrates your asset allocation.

Symbols and Abbreviations

■	Interest reported to the IRS
■	Gross Proceeds reported to the IRS
■	Dividends reported to the IRS
■	Transactions reported to the IRS
OCC	Options Clearing Corporation
#	Transaction you requested same day payment. Prior day's dividend retained to offset cost of advancing payment on your behalf
N/A	Price, value and/or cost data not available
N/C	Not-Calculated
N/N	Non-negotiable securities
N/O	Securities registered in your name
N/O CUST	Non-negotiable securities registered in the name of the custodian
↑ ↓	Indicates that BofA Merrill Lynch Research has upgraded (↑) or downgraded (↓) its fundamental equity opinion on a security.

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